

Table I.C.3.a(2002) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	18.6%	13.7%	16.2%	19.7%	19.6%	19.4%	16.3%	19.5%
Industry group **								
Agric., fish., forest.	16.3%	21.8% *	27.5% *	13.7% *	10.9%	.	18.6% *	10.9% *
Mining and manufacturing	17.0%	14.8% *	11.4%	19.9%	16.3%	17.6%	15.6%	17.5%
Construction	19.2%	13.1%	19.4%	23.9%	18.2% *	26.0%	19.9%	17.3%
Utilities and transp.	20.6%	10.8% *	27.5% *	27.3%	22.8%	17.7%	19.8% *	20.9%
Wholesale trade	17.5%	13.2%	19.0%	20.3%	18.9%	15.1%	15.1%	19.2%
Fin. svcs. and real estate	18.2%	6.5%	16.3% *	13.2%	20.5%	19.8%	12.1%	19.5%
Retail trade	23.4%	17.2%	23.0%	24.9%	27.2%	23.5%	20.5%	24.9%
Professional services	15.6%	9.6%	8.0%	17.9%	16.8%	17.0%	11.7%	16.8%
Other services	22.0%	23.4%	18.2%	17.8%	24.2%	23.8%	19.5%	23.0%
Ownership								
For profit, incorporated	19.8%	13.1%	16.1%	22.8%	21.1%	20.8%	16.5%	21.4%
For profit, unincorporated	17.3%	16.6%	22.9%	15.4% *	15.6%	19.9%	18.5%	16.1%
Nonprofit	14.9%	11.8%	11.7%	9.7%	17.8%	15.3%	12.0%	15.4%
Unknown	17.9%	.	.	11.8% *	17.7%	18.0%	.	18.0%
Age of firm								
Less than 5 years	20.3%	12.8%	16.8% *	28.2%	28.9%	19.6%	16.3%	25.7%
5-9 years	17.1%	13.5%	16.1%	24.9%	16.0%	15.8%	15.7%	19.1%
10-19 years	20.5%	16.3%	19.1%	22.2%	20.4%	26.5%	18.2%	22.7%
20 or more years	18.2%	12.4%	14.5%	17.6%	19.3%	20.0%	15.5%	19.2%
Unknown	18.3%	17.1% *	.	12.2%	20.6%	18.2%	17.1% *	18.3%
Multi/single status								
2 or more locations	19.1%	5.3% *	12.1%	18.5%	18.2%	19.6%	15.9%	19.2%
1 location only	17.9%	13.9%	16.4%	20.1%	21.6%	15.5%	16.3%	20.3%
Percent full-time employees								
Less than 25%	19.7%	16.7% *	4.7% *	21.9%	23.3% *	24.4%	12.6% *	25.0%
25-49 %	23.5%	23.9%	20.9%	25.1%	21.2%	24.9%	23.3%	23.6%
50-74 %	20.6%	16.2%	16.3%	18.2%	20.1%	24.5%	16.9%	22.2%
75% or more	17.9%	12.8%	16.2%	19.6%	19.3%	18.4%	15.9%	18.8%
Union presence								
No union employees	18.9%	14.1%	16.0%	19.9%	19.8%	20.7%	16.3%	20.3%
Has union employees	17.5%	2.8% *	4.8% *	16.5%	16.1%	18.7%	11.0% *	17.9%
Unknown	16.2%	8.4% *	50.7% *	27.6% *	25.8%	13.9%	26.0% *	15.8%
Percent low wage employees								
50% or more low wage	22.4%	20.4%	15.5%	24.2%	23.4%	24.2%	18.4%	24.7%
Less than 50% low wage	17.4%	12.4%	16.4%	18.2%	18.1%	19.7%	15.9%	18.3%
Unknown	19.2%	17.6%	14.5% *	29.0%	24.5%	18.7%	14.0%	19.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.3.a(2002) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.62%	0.98%	1.02%	1.01%	1.24%	0.59%	0.64%	0.68%
Industry group **								
Agric., fish., forest.	4.65%	7.29% *	8.86% *	5.40% *	3.06%	.	6.80% *	3.92% *
Mining and manufacturing	1.33%	4.79% *	2.56%	2.46%	2.45%	1.55%	2.60%	1.61%
Construction	1.71%	2.81%	3.58%	2.67%	5.55% *	6.57%	2.09%	3.20%
Utilities and transp.	2.26%	3.75% *	9.64% *	6.01%	6.49%	2.13%	6.92% *	1.86%
Wholesale trade	1.03%	3.51%	4.40%	4.27%	3.35%	1.80%	3.14%	2.20%
Fin. svcs. and real estate	1.04%	1.20%	7.78% *	1.36%	2.61%	1.21%	1.91%	1.09%
Retail trade	0.81%	2.04%	2.49%	2.90%	2.24%	1.69%	1.46%	0.81%
Professional services	0.69%	1.37%	1.14%	2.22%	1.43%	1.24%	1.30%	0.84%
Other services	1.02%	3.35%	3.59%	1.83%	3.12%	2.21%	1.61%	1.28%
Ownership								
For profit, incorporated	0.79%	1.27%	1.52%	1.31%	1.57%	0.74%	0.77%	0.90%
For profit, unincorporated	1.49%	2.41%	5.34%	5.16% *	3.60%	2.58%	1.71%	2.52%
Nonprofit	0.81%	2.10%	2.58%	1.74%	1.28%	1.30%	1.32%	0.89%
Unknown	1.98%	.	.	3.73% *	2.93%	2.04%	.	1.99%
Age of firm								
Less than 5 years	2.48%	3.59%	5.52% *	4.47%	5.20%	4.69%	2.37%	3.48%
5-9 years	1.04%	2.66%	4.29%	2.76%	4.78%	3.06%	1.83%	2.68%
10-19 years	1.72%	2.14%	2.74%	1.49%	3.17%	3.11%	1.49%	2.41%
20 or more years	0.65%	1.74%	1.59%	1.12%	1.05%	0.88%	0.98%	0.75%
Unknown	1.09%	5.40% *	.	3.20%	3.99%	1.10%	5.40% *	1.09%
Multi/single status								
2 or more locations	0.60%	4.74% *	2.97%	1.76%	0.83%	0.53%	1.87%	0.60%
1 location only	0.90%	1.01%	1.05%	1.19%	2.03%	2.77%	0.70%	1.27%
Percent full-time employees								
Less than 25%	2.60%	7.55% *	6.13% *	4.90%	7.12% *	3.10%	3.86% *	3.07%
25-49 %	1.57%	3.60%	2.51%	4.87%	2.23%	1.65%	2.68%	1.37%
50-74 %	1.18%	3.22%	3.21%	3.04%	1.76%	1.90%	2.64%	0.99%
75% or more	0.70%	1.00%	1.23%	1.23%	1.57%	0.63%	0.73%	0.79%
Union presence								
No union employees	0.61%	1.01%	0.97%	1.00%	1.25%	0.76%	0.52%	0.70%
Has union employees	1.81%	6.65% *	1.43% *	3.04%	4.69%	1.33%	5.28% *	1.92%
Unknown	1.86%	4.96% *	16.44% *	8.41% *	5.24%	1.31%	10.80% *	1.75%
Percent low wage employees								
50% or more low wage	1.01%	4.11%	2.63%	2.03%	1.91%	2.04%	1.66%	1.30%
Less than 50% low wage	0.82%	0.58%	1.30%	1.37%	1.31%	1.26%	0.62%	1.02%
Unknown	0.90%	4.73%	4.96% *	6.76%	4.54%	0.87%	3.89%	0.95%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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